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Editorial Comment

INSURANCE REBATES.

The Big Companies Say They Will Stop Them.

The small policy holders in the big insurance companies have been justifiably enraged to discover that, while they have been paying to the last cent the exorbitant premiums charged on their policies, the rich men, who take out the very large policies, have been getting their insurance at a much lower rate by means of heavy rebates on their first and perhaps later premiums. The effect of this in mutual companies is to rob the small policyholders of so much surplus which should be distributed to them. We do not know that this is made illegal by any statute, but it probably would be held fraudulent in any company professing to be "mutual," as favoring one policy holder at the expense of others, but when agents get from 55 to 65 per cent and upward of the first year's premiums, it will be difficult to prevent their dividing with heavy insurers, whose policies, perhaps, could not otherwise be written.

The three big companies, which have been the greatest sinners in this respect, have now announced their determination to put an end to it, and have employed ex-President Cleveland to act as judge and jury on all cases of alleged rebating by agents. If convicted the agents will be discharged, and will not again be employed by any of these companies. Other insurance companies will be invited to join the compact, and will presumably do so. The effort is commendable, and will at least compel greater secrecy in the practice than has hitherto been necessary. It is rather doubtful whether it will do much more. A real intent to break up the practice would be the refusal to pay any commission whatever to soliciting agents on policies above a very moderate amount, and only a very modest compensation to cover office expenses and something more to the general agencies through which the business is done. It is safe to say that any person able to take out and keep up a policy exceeding \$10,000 is entirely competent to go to the office and get his own insurance if he wants it, and there is no reason why he should not be compelled to do so. We do not think such a rule would particularly reduce the incomes of the hard-working solicitors, who earn their money and perform a real social service, but it would put the inside men out of business. It is not socially necessary that lives should be assured in large amounts, and it is both economically and socially dangerous to accumulate vast sums of other people's money in the hands of great corporations. Nobody better understands this than those now dealing with the subject in New York, and if they really intended permanent reform they would put an end to rebating by abolishing the fund from which rebates can be paid. Nothing else will stop it.

There is one young man in the United States who is a convert to the theory which he never heard of until he discovered it for himself, that morals are a question of geography. His name is Brown, and he came from New York, landing on Pennsylvania avenue in Washington he flirted with a girl, and was arrested and sent to the lock up. He has spent his time since in pondering over the difference between customs in New York and the capital.

From the cable dispatches stating that Mr. Bryan generalized for only an hour in his Manila speech, it might be inferred that he was not feeling well.

Governor Odell has accused the President of the atrocious crime of being a boss. Why cannot Mr. Odell tell the world something it does not know.

New Jersey has appropriated \$350,000 for the extermination of her mosquitoes. Her summer visitors pay from five to twenty dollars a day for the same privilege.

President Castro of Venezuela is polite, if nothing else. In addressing a Christmas greeting to the government of the United States he says I write with my hat in my hand. Wonder which hand he held his hat in!

Why the new balloon race to the North Pole should handicap itself with an aged, infirm, soft man, however distinguished as a journalist, is something that no fellow can find out. The pole will never be reached as long as the exploring personnel are of the superannuated knock kneed, pot bellied class.

It is reported by some of the modern, up-to-date newspapers, who generally know more than is really going on, that the western railroads have concluded to turn state's evidence, and tell the Interstate Commerce Commission all they did in violation of law. This is a real nice New Year's story, but so far and no farther.

When it is considered that the country is wallowing in prosperity it is somewhat harrowing to know through the press that the father of Mrs. Burke-Roche has cut down her allowance of pin money to \$60,000 a year, and that the unhappy woman has been compelled to fly the paternal roof, leaving her two children behind her and take refuge in a grand hotel because as she says, her father wanted her to eat at the same table with him.

With the beginning of the New Year we are reminded of the absence of that remarkable son of Nebraska and of the United States, the Honorable Wm. Jennings, Colonel Bryan. "Though lost to sight to memory dear," Thanks to the cable, we are able to hear from him occasionally, and to know that he is up and able to be about and to make speeches, and we are not surprised to hear that the Japanese and the Filipinos are entranced with his talks. We on this side of the planet have known the spell of that wonderful voice and presence. How the Japanese made out to understand him without the report of a common language, we do not know or care, but we are not surprised to hear that they were entranced.

The different factions in Russia, autocrats, imperialists, liberalists, socialists, revolutionists, the Black Hundred and so on, and so forth are divided upon political questions, but they seem to be united in the desire to kill each other. Why not? Let them go ahead. Civilization and progress would not be jeopardized.

The bride groom may be as is said, a depressing piece of stage property in a wedding drama, but the thing could never be pulled off without him.

A mere prediction for 1906 is that Korea will probably accept the advice of Japan.

A review of 1905 compels the remark that it was not a good year for \$150,000 salaries.

Mayor McChellan's New Year's resolution evidently was to break himself of the Tammany habit.

The airship will make a satisfactory practical beginning if it is first to land a passenger at the north pole.

Retribution has come to George Bernard Shaw. Jim Corbett is playing the leading part in one of his plays.

Chauncey Depew is hoping that when he is shipped from Washington back to New York he will not be labeled C. O. D.

While criticising the atrocities in Russia an American finds use for his surplus indignation by turning to Idaho.

Mr. Yerkes' biography tends to confirm the idea that if you scratch an American plutocrat you find a boy who started on \$2 a week.

It is claimed that the people of Mars are much farther advanced than the inhabitants of the earth. Maybe they have the perfect telephone.

The wave of reform sweeps on. "Sappho" is the latest victim. New Haven has just announced that her presence is objectionable.

Mr. Rockefeller gave \$10,000,000 during 1905 for general education, but that is a mere bagatelle compared to what the common people gave to general prosperity.

At the end of each year Father Time is drawn bearing a scythe badly nicked. Why doesn't he invest in an American mowing machine and ride off the scene gracefully.

The uniform to be provided for "Fighting Bob" Evans as vice-admiral of the United States navy will be an impressive spectacle for Admiral Togo to contemplate.

Some time ago the Clay monument at Lexington was struck by lightning. The incident seems to harmonize with the sort of senatorial timber now cultivated in Kentucky.

The average two-step means a journey of three-quarters of a mile but many gentle devotees couldn't think of going four blocks without taking a car or a carriage.

Mr. Carnegie will spend the rest of the winter in preparing his autobiography. A work of this kind will be invaluable especially if it shall disclose the secret of money getting.

Official economists in Germany seem to have abandoned the idea that they can make a tariff and require the rest of the world to regulate their revenue laws accordingly.

In the land frauds "fake dead men" have been discovered. In machine politics fake live men are frequently found in registration lists and may even decide the vote on a bond issue in some cities.

John D. Rockefeller has become an Egyptologist. The wealth of the modern world isn't enough for John. Give him twenty years longer, and his clean-up will reach back to the days of the flood.

President Roosevelt's expressed determination to abolish the pass evil shows that he is not afraid to tackle a problem that is much more difficult of solution than a coal strike or an international war.

Maryland has gone into road improvement under the direction of the best engineers it can obtain, and has planned for highways that will last permanently. A thorough job with roads is the best economy.

Oklahoma's soil is so fertile and climate so favorable that the big territory has given little thought as yet to irrigation, but all that region is included in the provisions of the reclamation act and will make good use of the opportunity.

Admiral Rojestvensky declares that he and not Togo was victor in the battle of the Sea of Japan. With "Rojo," naval warfare is simply a game like dominoes. The player who first gets rid of everything he has is the winner.

Senator Tillman says it would have been better if Grover Cleveland had never been elected President. In that case the Republicans would have had a clean score since 1860. The man with the pitchfork perforates the bull's eye occasionally.

SUPERVISOR SMITH CHALLENGES GIBBES

He Defies The City Attorney of Jerome To Bring Suit to Oust Him From Office and Taunts Him as to His Ignorance of the Law

(From Tuesday's Daily.)
 "If Gibbs will bring suit against me, I will pay all the expenses of the trial, so that it will not cost him a cent or the county a cent if he succeeds in ousting me from office."

The above is the direct and positive challenge that Supervisor Barney Smith made yesterday and authorized to be published after reading an account of the Jerome council proceedings wherein City Attorney Gibbs of Jerome is quoted as saying that Smith could be ousted from office because he is a partner in a gambling house in Prescott.

Gibbs was incensed because the sheriff had issued gambling licenses in Jerome, and said he thought it had been done through the influence of Supervisor Barney Smith. Going further, Gibbs read a section from the statute which he claimed made it unlawful for many persons interested in gambling to hold a public office, and that Mr. Smith was liable under the section, and could be ousted from his office by its provisions.

"That shows how little Gibbs knows about law," said Mr. Smith after reading the article in the Jerome paper. "I have read the statute, and it applies only to public officers who handle county money, for instance the sheriff, recorder and treasurer. I have to sign my name three times before I can even draw my own salary. Let Gibbs try to oust me from office. I defy him even to try it, much less do it. If he succeeds, I will guarantee that the trial will not cost either him or the county a cent. Now, let him go to it."

"The truth of the matter," continued the offended supervisor, "is that Gibbs is trying to injure me in the estimation of the people, because I am fighting the United Verde Copper company, simply to make it pay its just share of the taxes of the county. Gibbs is the attorney for the corporation, I understand. At least he told a Prescott man recently when asked if he would be a candidate for district attorney at the coming election, that he made too much money as attorney for the United Verde to warrant him in running for the office."

"That accounts for his animosity against me," explained Smith. "He was mad because his anti-gambling ordinance was shown up as worthless, and he tried to shift the blame on the sheriff and myself. I believe I know the law better than Gibbs does, for I have studied it and have counselled with my attorney since taking office, in order that I might do my duty to the people of Yavapai county. My chief aim has been to reduce the tax rates, and to accomplish that object I have attempted to make the United Verde company pay in the same proportion as other taxpayers."

Now, Mr. Gibbs, this is a plain challenge. It means that if you know anything about law, you have an excellent chance to demonstrate it without any expense to yourself. If, on the contrary, you fail to accept it, your inaction is tantamount to a confession of incompetency, for certainly you would not have made that declaration before the Jerome council unless you believed you were right in your interpretation of the law.

DEATH SUMMONS FLAGSTAFF IN LINE AGAINST JOINT STATEHOOD

Mrs. J. C. Snow Expires After A Brief Illness

Enthusiastic Meeting Held On Saturday Night

Deceased Had Resided Here For Thirty Years

Three Delegates Named And \$400 Is Raised

(From Tuesday's Daily.)
 In the death of Mrs. J. C. Snow, which occurred at the family residence on Summit street Sunday evening at 9:15 o'clock, Prescott and Yavapai county loses one of its pioneer residents, she having lived in this city for thirty years.

Although her health had been failing for some time the deceased became seriously ill only a few days ago, and her death was a great shock to her many relatives and friends. She was 55 years of age. The immediate cause of death was an abscess at the base of the brain. A husband survives the deceased.

The funeral will be held from the residence this afternoon at 2 o'clock. The deceased was born in Tennessee, April 10, 1850, but when a small girl, accompanied by her parents, she went to Arkansas, where she resided for some time. It was here that she was married to J. C. Snow, the wedding occurring in October, 1869.

In the summer of 1876 Mr. and Mrs. Snow were members of a party which left Arkansas for Arizona, making the entire distance in covered wagons which were hauled by bull teams. The party arrived in Prescott, August 31 at a time when the population consisted of a few camps, and they were not overburdened with people.

Mrs. Snow manifested a great deal of interest in the welfare of the city,

A rousing meeting against joint statehood was held in Flagstaff on Saturday night in the parlors of the Commercial hotel of that place, according to District Attorney Ellinwood, who has just returned from that city. Representative citizens were present at the meeting, which was presided over by T. E. Pollock, the county chairman of the Anti-Joint Statehood League. The proposition that Coconino county should be represented by a delegation to Washington met with unanimous and enthusiastic approval. Speeches were made by nearly all present, and it was quite evident that Coconino county is a unit in its opposition to the joint statehood.

Dr. D. J. Brannen and Henry S. Ashurst were appointed to go to Washington together with another citizen to be named. As an evidence of the spirit that prevailed, it is stated that \$400 was raised at the meeting to defray the delegates' expenses.

The delegation, it is explained, will join the Prescott delegation on the train tonight.

and always took a great pride in the remarkable growth it enjoyed. She had a wide circle of friends, who will mourn the loss of an estimable woman possessed of many fine traits of character.

CHARGES OF FRAUD ARE MADE BY BLANCHARD

Strong Language Used In Appeal to Supreme Court

Directors Alleged To Have Forced The Insolvency

(From Tuesday's Daily.)

In a petition placed in the hands of Supreme Court Clerk Cullom's last Saturday morning, Ben Blanchard, one of Yavapai's most prominent mining men, makes strong charges of fraud against the officers and directors of the American Copper company.

Blanchard's petition is in the form of a motion for a review in the matter of the bankruptcy proceedings that have recently involved the American company before Associate Justice E. K. Sloan at Prescott.

Blanchard claims that Justice Sloan erred in his findings and decisions in the matter, allowing the American company to go into the hands of a bankrupt upon a showing that was made by petitioners, who had deliberately planned to throw the company into the hands of the referee in bankruptcy for the purposes of fraud.

A. S. Kimberly and some of the other directors are alleged to have conspired together with merchants of Prescott to bring about the insolvency of the company when it was really solvent.

The petition asking for the bankruptcy of the company was filed with Justice Sloan on January 25, 1905, and following this, Rollins M. Hochaday was appointed trustee in bankruptcy.

Hochaday held a public sale of the company's property, first being offered \$105,000 by agents of Blanchard. They failed to come through with the money, and at a second sale it passed into the hands of parties representing the directors.

For more than a year a bitter fight has been waged with Blanchard on one side and the officers of the company on the other. Blanchard has claimed that their sole purpose in getting the company into the hands of a receiver in bankruptcy was to get him out of the company.

Several strong allegations in support of his charge that fraud has been practiced, appear through Blanchard's petition.

The attorneys for Blanchard are Fitch & Anderson, R. E. Morrison and Joseph E. Morrison.

YAVAPAI SUNDAY SCHOOLS TO CONVENE.

The annual convention of the Sunday schools of Yavapai county will be held at the Congregational church in Prescott January 20 and 21.

Topics of great interest to church and Sunday school workers will be discussed, and the present indications are that it will be one of the largest and most enthusiastic conventions ever held in the city.

Young people from all parts of the county will be here, and a number of well known people will take part in the program which is now being prepared.

On Saturday the business before the convention will be transacted, including the election of officers and the reading of reports. Sunday the young people will conduct special services at the Congregational church and music will be a feature.

The secretary of the association has received word from many of the county schools, and is confident that there will be a large attendance.

About 500 men are now employed in the tunnel through a granite bottle neck on the route of the new Arizona and California railroad. The men are now divided into four camps, and are scattered from a point four miles of Salome to many miles toward the Colorado river.

When you want a pleasant laxative take Chamberlain's Stomach and Liver Tablets. For sale by all druggists.